
From: Ellen Mills [mailto:emills@bankofthebluegrass.com]

Sent: Thursday, June 08, 2006 1:02 PM

To: ChangeInControl

Subject: Home Depot Industrial Loan Corp Application

To Whom It May Concern:

I urge you to deny Home Depot Inc.'s application to acquire a Utah Industrial Loan Company and to request that the FDIC hold public hearings on the application.

Like the recent Walmart application to charter an ILC, this application raises the same critical public policy concerns. Acceptance of the application violates the long term policy of separation of banking and commerce which could pose a threat to the Deposit Insurance Fund. This application could also pose an unfair threat to local lenders that lack ties to a giant commercial parent.

I believe it is the job of our elected officials in Congress to determine the advisability of this type of charter.

Sincerely,

Ellen Louise Jett Mills
VP / Secretary of the Board / Compliance Officer
Bank of the Bluegrass & Trust Co.
101 East High Street
Lexington, KY 40507

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